

Wellesley Recreation

The College Search:

Admission, Merit Money & Financial Aid

Instructor: Larry Dannenburg

Looking to find the right school for your child or minimize what you pay? If you have a high school student you can't afford to miss this seminar. We will show you how to choose the school that is the right fit for your child as we walk you through the admissions process. Learn about how merit money works and what you can do to better your position even if you are not a top student. See how the financial aid process works and how you can improve your position. This seminar is particularly important if your student is at the top of the class, has learning disabilities, is an athlete, or is average. See how starting the process early can offer significant advantages, especially for business owners, divorced parents, or home schooled children.

1 class

Tuesday

7 - 9 pm

October 9

@ Warren Building

\$25 per person

\$35 per couple

Min: 6/Max: 20



Secrets of Smart Retirement and Estate Planning

Instructor: Ryland Hanstad

Discuss the whys and hows of retirement planning, including the three major roadblocks to retirement security: inflation, taxes and procrastination.

1 class

Wednesday

7 - 8:30 pm

September 19

@ Warren Building

\$20 per person

Min: 4/Max: 16

Managing Your Retirement Income

Instructors: Paul Lam

A comfortable retirement requires good management skills. Are you up to the task? This seminar is designed to present strategies for maintaining a stream of income as well as investing for future growth for one's portfolio during retirement.

1 class

Wednesday

7 - 8 pm

September 26

@ Warren Building

\$20 per person

Min: 6/Max: 15

Make-A-Will For Parents of Young Children

Instructor: Katharine M. Berlin

Parents of young children need a will more than anyone else, but are least likely to have one. It is important to protect minor children by appointing a guardian of your choice, not one chosen by the Probate Court, and to protect your children's inheritance by creating a trust for their benefit. This class will enable you to do both. In the first session, class discussion will help students to make informed decisions regarding the many issues involved. Students will complete a simple form in class, listing selections for the roles of Guardian, Trustee, Executor and alternatives for each. (Students may wish to bring their address books, as addresses will be needed.) In the second class, the instructor, who is an attorney experienced in estate planning, will provide each participant/couple with a customized will, ready for signature, which will be signed during class. The course also includes a customized Guardianship Proxy, which allows parents to appoint a temporary guardian in the event the parents become incapacitated or otherwise unable to care for their children. NOTE: BOTH members of a couple MUST enroll and attend BOTH CLASSES. If stepchildren are involved, this class is best suited for couples whose children and stepchildren will inherit equally as one group.

2 classes

Thursday

7 - 9 pm

November 1 & November 15 (No class 11/8)

@ Warren Building

\$170 per couple (fee includes will)

\$150 per single parent

Min: 5 cpls/Max: 12 cpls

Everything You Wanted to Know About Long Term Care Insurance, But Were afraid to Ask

Instructor: Tobe Gerard

Baby Boomers are reaching retirement age. Many people are under the impression that:

-The government is going to pay for their long term care.

-Medicare is going to pay for their long term care.

-Health insurance is going to pay for their long term care.

In this seminar, you will learn what long term care is, what it costs and who really pays for it. Learn why financial professionals are telling their clients that people who fail to plan for long term care costs are actually planning to fail! Learn the history of long term care insurance, future trends and the difference between policy features of substance and marketing hype! Finally, learn how to design an affordable long term care insurance policy that will fit your budget.

1 class

Thursday

7 - 9 pm

October 4

@ Warren Building

\$20 per person

Min: 4/Max: 16

NEW!

Fine Tune Your Investment Portfolio

Instructor: Sharon Lund

Learn how to perform a "check-up" on your portfolio in order to spot opportunities for fine-tuning. Avoid common investment mistakes that are likely dragging down your performance. Identify the best investment options in your 401(k) while steering clear of the inevitable "time bombs." Ensure that your long-term savings is best positioned for the inevitable ups and downs of the market. Develop an investment strategy across ALL accounts that leverages the strengths of both taxable as well as tax-deferred accounts. This course is intended for those of you who would like to doublecheck that your savings is working as hard for you as possible - while at the same time minimizing risk.

1 class

Tuesday

7 – 8:30 pm

October 23

@ Warren Building

\$30 per person

Min: 4/Max: 16

First Time Home Buyers

Instructors: Marie Cuniff

In today's real estate market, it's more important than ever to be knowledgeable before you purchase a home. Now's the time to get an overview of the entire home-buying process, from selecting a real estate agent and obtaining favorable financing to hiring an attorney to protect your investment. This course's unbiased, comprehensive approach might very well help you avoid disastrous situations involving the loss of hard-earned deposits, or homes with latent defects such as termites, lead paint, or water damage.

1 class

Tuesday

6 - 9 pm

October 23

@ Warren Building

\$25 per person

Min: 6/Max: 15

NEW!

Retiring Too Soon?

Instructors: Paul Lam

Do you think you can retire in 5 years? How about 10 years? No matter how close or far away retirement is, you need to make sure you are on target to reach your retirement savings goals. As retirement draws closer, you may have questions such as: What assets do I have? Where will my retirement income come from? Will my savings last through retirement? In this seminar, we will outline how and why you need to accumulate funds for retirement and how to best take distributions from these funds when you need them.

1 class

Wednesday

7 – 8 pm

September 19

@ Warren Building

Min: 6/Max: 15

\$20 per person

First Time Condo Buyers

Instructors: Marie Cuniff

Have you been thinking about purchasing a condo as either a residence or an investment? Learn how the rights and responsibilities of condo owners differ from those of home owners. We'll review the legal documents that create and govern a condo (the master deed, declaration of trust, by-laws, and unit deed) and consider condo-specific issues that arise when you're deciding whether or not to purchase. We'll also discuss recent changes in Massachusetts law regarding fees and charges that apply to condos. Note: Students must have completed our "First-Time Home Buying" course or be current home/condo owners before attending this class.

1 class

Tuesday

6 - 9 pm

October 2

@ Warren Building

Min: 6/Max: 15

\$25 per person

NEW!

Sell Your Home for More \$\$

Instructors: Marie Cuniff

Wondering how to begin to think about selling your home and trying to determine how to get the maximum money for it? This class will review items to think about regarding selling your home, from the interior condition of the kitchen and baths, to decorating to sell, to landscaping or painting. It will discuss spending the least amount to maximize your bottom line.

1 class

Tuesday

6 - 9 pm

October 9

@ Warren Building

\$25 per person

Min: 6/Max: 15

NEW!

NEW!

Sell Your Home: On Your Own!

Instructors: Marie Cuniff

You'll save thousands of dollars in commissions by selling your home on your own, instead of having a real estate agent help you? Learn the advantages, and the pitfalls, as we discuss every step you'll need to follow. In the process, you'll learn about advertising and marketing; negotiation strategies; ways to evaluate offers from buyers; the home inspection process; mortgage and financing options; and a lot more. You'll even learn the pros and cons of FSBO (for sale by owner) companies, and about non-traditional ways to work with a real estate agent

1 class

Tuesday

6 - 9 pm

October 16

@ Warren Building

Min: 6/Max: 15

\$25 per person